

money doctor



JOHN LOWE



GET YOUR FINANCES FIGHTING FIT!

WHO CAN HELP US?

Struggle since husband lost job

Q LIFE is hard at the moment — four kids under 12 and my husband just lost his job. We are also proud and don't like being "beholden" to anyone — but I am worried, with Christmas coming up, how we are going to manage. Would be grateful for any advice.
Sheila, Blanchardstown, Dublin

Q&A



MONEY WOES: Hard times

A I certainly empathise with you Sheila. There is lots of help available and you are entitled to certain benefits without having to feel you are beholden to anyone. **For the kids, the Child Benefit from next January will be €560 per month and for those families not so well-off, a widening of the thresholds in last week's budget to allow more families on low income to avail of the Family Income Supplement means that you will qualify for that also.** It's a tax-free weekly payment available to families with children under 18 or between 18 and 22 and in full-time education.

The payment is calculated based on a family's income and the amount of children being supported.

Limit
Families receive 60 per cent of the difference between their weekly income and the income limit applied for a family of their size. You cannot qualify if you are self-employed.

Complete an application form from the Family Income Supplement (FIS) Section, Department of Social Protection, Social Welfare Services Office, Government Buildings, Ballinacree Road, Longford. Tel: (043) 334 0053, LoCall: 1890 92 77 70, Email: fissection@welfare.ie. See your local social welfare officer on all other matters. Best wishes.

TIP OF THE WEEK: EAT A HEARTY BREAKFAST AND SAVE!

RESEARCH has shown that consumers are spending less time at the table for key eating occasions — especially breakfast. Not having a breakfast will cost you health-wise and financially. This week is National Porridge Week and apart from the good health aspect of eating breakfast regularly, there will be plenty of producers offering discounts on your favourite breakfast food this coming week — a win-win situation. Two such producers to watch out for are Flahavan's and Keelings who have a joint campaign for their porridge and fruit to "share a breakfast moment" — you might even talk to the family!



TIP: Breakfast is a money-saver

Doc's savers



HERE are some more bargains I spotted:
— Online web development course with CPD Certification course for €29 (93 per cent off) from www.ShawAcademy.com.
— One night B&B for two at Arklow Bay Hotel including prosecco, leisure access, spa and dinner voucher (€9 each) €65 (50 per cent off). Tel: 0402 26200.
— Yonka

signature spa package €99 (60 per cent off) at South William Clinic & Spa, Dublin 2. Tel: (01) 537 9222.
— House of Horrors walking tour for two at Temple Bar, Dublin 2 €15 (50 per cent discount). Tel: 085 1023646.
Tell them the Money Doctor sent you! Email any real savings that our readers can enjoy to jlowe@moneydoctor.ie



DEAL: Arklow Bay Hotel

MONEY SHORTS: DIAMOND FORMATION



NET ASSET: €2m ball

● ONE ball Ireland will not be kicking against Bosnia-Herzegovina next month in the Euro 2016 play-off will be the world's most expensive soccer ball, created by South African jewelry house Shimansky ahead of the 2010 World Cup.

● It took three months to design and is festooned with 6,620 white diamonds and 2,640 black diamonds for a total of 3,500 carats.

● It's the size of a standard ball, but weighs 2.2kg. The value? A phenomenal €2.29m. Fancy a kick-about?

Panic setting in when the phone starts to ring? It's time to talk to ISI.

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